

Information to identify the case:

Debtor 1 **Kyla B Munford**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4782**
EIN ---
Social Security number or ITIN ---
EIN ---

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **20-31416-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kyla B Munford

June 29, 2020

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Kyla B Munford
DebtorCase No. 20-31416-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 55

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db
tr
+Kyla B Munford, 111 Huntsman Road, Sandston, VA 23150-2117
+Jennifer J. West, 341 Dial 866-628-8242 Code: 5053845, Spotts Fain PC,
411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
15294167 +Albanese Chiropractic, 3960 Stillman Pkwy, Glen Allen, VA 23060-4197
15380380 +Beaverdam Creek Apartments, C/O Grady Management, 8630 Fenton ST STE 625,
Silver Spring, MD 20910-3804
15294168 +Bon Secours, PO BOX 28538, Henrico, VA 23228-8538
15294169 +Budget Dumpster, 830 Canterbury Rd, Westlake, OH 44145-1419
15380381 +City to City Auto, 5020 Williamsburg Road, Henrico, VA 23231-2932
15294178 +Drive Time, 3300 Mechanicsville Tnpk, Richmond, VA 23223-1727
15294179 +Elephant Auto Insurance, PO Box 8630, Richmond, VA 23226-0630
15294180 Elizabeth River Tunnels, Linebarger Goggan Blair & Samp, 4826 Loop Central Dr STE 600,
Houston, TX 77081-0000
15294185 +Globalvia, PO Box 430, Milwaukee, WI 53201-0430
15294186 +HCA, PO BOX 13620, Richmond, VA 23225-8620
15294187 +Henrico Dept of Public Utiliti, 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332
15294188 +Henrico Federal Credit Union, 9401 West Broad Street, Henrico, VA 23294-5331
15294188 +Henrico Federal Credit Union, Attn: Bankruptcy, 9401 West Broad St,
Henrico, VA 23294-5331
15294190 +Henrico Health Department, PO Box 90775, Henrico, VA 23273-0775
15294191 +James E. Jones, 7603 Forest Ave, Suite 204, Henrico, VA 23229-4937
15380382 +John Tyler College, 13101 Jefferson Davis Hwy, Chester, VA 23831-5316
15294193 +Locke A. Taylor DVM Inc, 9023 Woodman Road, Henrico, VA 23228-2133
15294194 +MABTC/Tidewater Credit Services, Attn: Bankruptcy, PO Box 13306,
Chesapeake, VA 23325-0306
15294195 MABTC/Tidewater Credit Services, PO Box 13306, Virginia Beach, VA 23464-0000
15294196 #+MCV Physicians, 1601 Willow Lawn Drive St. 275, Richmond, VA 23230-3422
15294197 +Midwest Recovery Systems, Attn: Bankruptcy, PO Box 899, Florissant, MO 63032-0899
15294198 +Midwest Recovery Systems, 514 Earth City Plaza, Earth City, MO 63045-1303
15294205 +Patient First, PO Box 758941, Baltimore, MD 21275-8941
15294207 +Pocohontas PKWY, PO Box 7693, Henrico, VA 23231-0193
15294208 +Port Authority of NY and NJ, Allied Interstate, PO BOX 4000, Warrenton, VA 20188-4000
15294215 +Tuckaway Elwood, 3319 Ellwood Ave, Richmond, VA 23221-2919
15380383 #+Virginia Employment Commission, P.O. Box 1358, Attn: Collections Unit,
Richmond, VA 23218-1358
15294217 +YMCA, 3011 W Hundred Road, Chester, VA 23831-2110

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
+EDI: QJWEST Jul 01 2020 10:03:00 Jennifer J. West, 341 Dial 866-628-8242 Code: 5053845,
Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
15294171 +EDI: CAPITALONE.COM Jul 01 2020 10:03:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
15294170 +EDI: CAPITALONE.COM Jul 01 2020 10:03:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285
15294172 +EDI: WFNNB.COM Jul 01 2020 10:03:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
PO Box 182125, Columbus, OH 43218-2125
15294173 +EDI: WFNNB.COM Jul 01 2020 10:03:00 Comenity Bank/Lane Bryant, PO Box 182789,
Columbus, OH 43218-2789
15294175 +EDI: WFNNB.COM Jul 01 2020 10:03:00 Comenity/MPRC, PO Box 182120,
Columbus, OH 43218-2120
15294174 +EDI: WFNNB.COM Jul 01 2020 10:03:00 Comenity/MPRC, Attn: Bankruptcy, PO Box 182125,
Columbus, OH 43218-2125
15294176 +E-mail/Text: crbankruptcy@commrad.com Jul 01 2020 06:49:50 Commonwealth Radiology,
1508 Willow Lawn Drive St117, Richmond, VA 23230-3421
15294177 +E-mail/Text: DEbankruptcy@domenergy.com Jul 01 2020 06:47:46 Dominion Virginia Power,
PO BOX 26532, Richmond, VA 23261-0000
15294182 +EDI: AMINFOFP.COM Jul 01 2020 10:03:00 First PREMIER Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
15294181 +EDI: AMINFOFP.COM Jul 01 2020 10:03:00 First PREMIER Bank, Attn: Bankruptcy,
PO Box 5524, Sioux Falls, SD 57117-5524
15294183 +EDI: PHINGENESIS Jul 01 2020 10:03:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,
PO Box 4477, Beaverton, OR 97076-4401
15294184 +EDI: PHINGENESIS Jul 01 2020 10:03:00 Genesis Bc/Celtic Bank, PO Box 4499,
Beaverton, OR 97076-4499
15294200 +EDI: NAVIENTFKASMSERV.COM Jul 01 2020 10:03:00 Naviet, PO Box 9635,
Wilkes Barre, PA 18773-9635
15294199 +EDI: NAVIENTFKASMSERV.COM Jul 01 2020 10:03:00 Naviet, Attn: Claims Dept, PO Box 9500,
Wilkes-Barr, PA 18773-9500
15294202 +E-mail/Text: netcreditbnc@nova.com Jul 01 2020 06:50:39 NetCredit, 175 W Jackson Blvd,
Chicago, IL 60604-2615
15294201 +E-mail/Text: netcreditbnc@nova.com Jul 01 2020 06:50:39 NetCredit,
175 West Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
15294203 +EDI: AGFINANCE.COM Jul 01 2020 10:03:00 OneMain Financial, Attn: Bankruptcy,
PO Box 3251, Evansville, IN 47731-3251

District/off: 0422-7

User: admin
Form ID: 318

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Total Noticed: 55

Date Rcvd: Jun 30, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15294204 +EDI: AGFINANCE.COM Jul 01 2020 10:03:00 OneMain Financial, Po Box 1010,
Evansville, IN 47706-1010
15294206 E-mail/Text: info@phoenixfinancialsvcs.com Jul 01 2020 06:47:20 Phoenix Financial SVC,
PO BOX 361450, Indianapolis, IN 46236-0000
15294210 EDI: NEXTEL.COM Jul 01 2020 10:03:00 Sprint, 6391 Sprint Parkway,
Overland Park, KS 66251-0000
15294212 E-mail/Text: tidewaterlegalebn@twcs.com Jul 01 2020 06:48:16 Tidewater Finance Company,
6520 Indian River Road, Virginia Beach, VA 23464-0000
15294211 +EDI: COMCASTCBLCENT Jul 01 2020 10:03:00 Telecom Self-reported, Po Box 4500,
Allen, TX 75013-1311
15294213 +E-mail/Text: marisa.sheppard@timepayment.com Jul 01 2020 06:49:25 Timepayment Corp, LLC.,
Attn: Bankruptcy, 1600 District Ave, Ste 200, Burlington, MA 01803-5233
15294214 +E-mail/Text: marisa.sheppard@timepayment.com Jul 01 2020 06:49:25 Timepayment Corp, LLC.,
1600 District Ave Ste 20, Burlington, MA 01803-5233
15294216 +EDI: COMCASTCBLCENT Jul 01 2020 10:03:00 Xfinity, PO Box 21428,
Saint Paul, MN 55121-0428

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15294192 Jefferson Capital Systems LLC, PO BOX 953158
15294209 ##+Receivable Systems. Inc., PO Bix 8630, Richmond, VA 23226-0630

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2020 at the address(es) listed below:

James Bradley Winder, Jr. on behalf of Debtor Kyla B Munford jbwinder@ferriswinder.com,
rwferris@ferriswinder.com;fwecfmail@gmail.com;r50498@notify.bestcase.com
Jennifer J. West jjw_trustee@spottsfain.com, jwest@iq7technology.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3